

_____ Certification of Default filed by Standing Chapter 13 Trustee.
We are requesting that a hearing be scheduled on this matter.

2. We are objecting to the above for the following reasons (**choose one**):

_____ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto.

_____ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

X Other: I made a payment of \$670 on January 25, 2019 which is not reflected on the payment history. I will resume regular payments as of February 2019 and would like to cure the balance of the arrears over six (6) months. I respectfully request the court deny the movant's request for relief & allow me to continue with my bankruptcy plan.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. We certify under penalty of perjury that the foregoing is true and correct.

Date: 1/29/2019

/s/ Visitacion A. Agnes
Visitacion A. Agnes, debtor